NEWS RELEASE

Date:	July 21, 2026
Release Time:	3:05 p.m. (CT)
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Bank OZK Announces
Second Quarter 2026 Earnings

LITTLE ROCK, ARKANSAS: Bank OZK (the "Bank") (Nasdaq: OZK) today announced that net income available to common stockholders for the second quarter of 2026 was $163.3 million, a decrease of 8.7% from $178.9 million for the second quarter of 2025, but an increase of 2.5% from $159.3 million for the first quarter of 2026. For the first six months of 2026, net income available to common stockholders was $322.6 million, a 7.0% decrease from $346.8 million for the first six months of 2025. Diluted earnings per common share ("EPS") for the second quarter of 2026 were $1.49, a decrease of 5.7% from $1.58 for the second quarter of 2025, but an increase of 3.5% from $1.44 for the first quarter of 2026. EPS for the first six months of 2026 were $2.93, a 3.9% decrease from $3.05 for the first six months of 2025.

George Gleason, Chairman and Chief Executive Officer, stated, "We are pleased to report our solid financial results for the quarter including EPS of $1.49, a 1.60% return on assets, a 4.24% net interest margin, a 39.2% efficiency ratio, strong increases in our book value and tangible book value per common share, and meaningful increases in our capital ratios. We continued to make significant progress with the strategic diversification of our loan portfolio. Our solid financial performance and steady progress on numerous strategic initiatives have us well-positioned for the future."

MANAGEMENT COMMENTS, FINANCIAL SUPPLEMENT AND CONFERENCE CALL

In connection with this release, the Bank released its management comments on its quarterly results and a financial supplement, which are available at the Bank's investor relations website.

Management will conduct a conference call to take questions at 7:30 a.m. CT (8:30 a.m. ET) on Wednesday, July 22, 2026. Interested parties may access the conference call live via webcast on the Bank's investor relations website, or may participate via telephone by registering using this online form. Upon registration, all telephone participants will receive the dial-in number along with a unique PIN number that can be used to access the call. A replay of the conference call webcast will be archived on the Bank's website for at least 30 days.

GENERAL INFORMATION

Bank OZK (Nasdaq: OZK) is a regional bank providing innovative financial solutions delivered by expert bankers with a relentless pursuit of excellence. Established in 1903, Bank OZK conducts banking operations in 267 offices in nine states including Arkansas, Georgia, Florida, Texas, North Carolina, Tennessee, New York, California and Mississippi and had $41.7 billion in total assets as of June 30, 2026. For more information, visit ozk.com.

The Bank files annual, quarterly and current reports, proxy materials, and other information required by the Securities Exchange Act of 1934 with the Federal Deposit Insurance Corporation ("FDIC"), copies of which are available electronically at the FDIC's website and are also available on the Bank's investor relations website at ir.ozk.com. Use this online form to receive automated email notifications for these materials.

FORWARD-LOOKING STATEMENTS

This press release and other communications by the Bank and its management may include certain statements that constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts. Forward-looking statements often use words such as "anticipates," "targets," "expects," "hopes," "estimates," "intends," "plans," "goals," "believes," " feels," "continue" and other similar expressions or future or conditional verbs such as "will," "may," "might," "should," "would" and "could." Forward-looking statements represent the Bank's current expectations, plans or forecasts of its future results, revenues, liquidity, net interest income, provision for credit losses, expenses, efficiency ratio, capital measures, strategy, deposits, assets, and future business and economic conditions more generally, and other future matters. These statements are not guarantees of future results or performance and involve certain known and unknown risks, uncertainties and assumptions that are difficult to predict and are often beyond the Bank's control. Actual outcomes and results may differ materially from those expressed in, or implied by, any of these forward-looking statements.